

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA  
921 Ohio St Rm 104  
Terre Haute, IN 47807

B18 (rev 08/2010)

In Re:

Kent D Lawson

SSN: xxx-xx-5449 EIN: NA

Debtor(s)

Case Number:

**10-80658-FJO-7**

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: August 10, 2010

JUDGE FRANK J. OTTE  
U.S. BANKRUPTCY COURT

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are **NOT** discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay for nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0756-2  
Case: 10-80658

User: daparker  
Form ID: bl8

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Total Noticed: 67

Date Rcvd: Aug 10, 2010

The following entities were noticed by first class mail on Aug 12, 2010.

db +Kent D Lawson, 12804 S Carlisle, Terre Haute, IN 47802-9646  
cr +First Financial Bank NA, PO Box 540, Terre Haute, IN 47808-0540  
9805220 +ABC Financial, P.O. Box 6800, Sherwood, AR 72124-6800  
9805221 ADT Security Services, P.O. Box 650485, Dallas, TX 75265-0485  
9805229 +AP&S Clinic, 221 S. 6th Street, Terre Haute, IN 47807-4214  
9805232 AT&T, P.O. Box 6474, Carol Stream, IL 60197-6474  
9805233 +++AUGUSTUS TABOR, VIGO COUNTY SCHOOL CORP, PO BOX 9747, TERRE HAUTE IN 47808-9747  
(address filed with court: Augustus Tabor, Vigo County School Corp, P.O. Box 8070,  
Terre Haute, IN 47808-8070)  
9805223 +Akron Billing Center, 2620 Ridgewood Rd, Ste. 300, Akron, OH 44313-3500  
9805227 +Anderson Chiropractic South, 4211 East Third St., Bloomington, IN 47401-5550  
9805228 +Andrew P. Seiwert, Feiwel & Hannoy, 251 N. Illinois St., Suite 1700,  
Indianapolis, IN 46204-4302  
9805230 +Arnold H. Brames, Brames & Oldham, P.O. Box 9808, Terre Haute, IN 47808-2008  
9805231 +Arnold H. Brames, Brames & Oldham, 191 Harding, P.O. Box 410, Terre Haute, IN 47807-3413  
9805234 +Bank Of Indiana, Attn:Bankruptcy Dept., 18 S. 5th Street, Terre Haute, IN 47807-3507  
9805236 +Care Counseling, 2931 Ohio Blvd, Terre Haute, IN 47803-2240  
9805237 +Cindy Wren, 40 Judith Lane, Terre Haute, IN 47802-4475  
9805240 +Collectcorp, 455 North 3rd St. Suite 260, Phoenix, AZ 85004-0630  
9805241 +Donald J. Bonomo, Cox, Zwerner, Gambill & Sullivan, L, 511 Wabash Avenue,  
Terre Haute, IN 47807-3217  
9805242 +Dr. J. Leonard Brown, P.O. Box 266, Pamplico, SC 29583-0266  
9805243 +Drs Bonded Collection, 7745 E Kemper Rd, Cincinnati, OH 45249-1611  
9805244 Duke Energy, P.O. Box 9001084, Louisville, KY 40290-1084  
9805246 ER Solutions, P.O. Box 9004, Renton, WA 98057-9004  
9805245 +Equifax Information Services, ATTN: Dispute Resolution, P.O. Box 105873,  
Atlanta, GA 30348-5873  
9805247 +Eric Abel, 191 Harding Ave., Terre Haute, IN 47807-3413  
9805248 +Experian Information Solutions, ATTN: Supervisor, Legal Department, P.O. Box 1240,  
Allen, TX 75013-1240  
9805249 +First Financial Bank N, 1401 S 3rd St, Terre Haute, IN 47802-1009  
9805250 Fitness Experts, 811 Ohio Street, Terre Haute, IN 47807-3719  
9805253 ICE Miller LLP, Steven L. Jones, & Zeff A. Weiss, One American Square, Suite 2900,  
Indianapolis, IN 46282-0200  
9805256 +Kenworth Of Indianap, 2929 S. Holt Road, Indianapolis, IN 46241-6021  
9805257 +Lockman Repair, 11500 S. Laforge St., Terre Haute, IN 47802-9816  
9805258 +Mid America Clinical Labs, P.O. Box 643522, Pittsburgh, PA 15264-3522  
9805261 +Murphy Urban Associates, 2740 S. 7th Street, Terre Haute, IN 47802-3559  
9805262 +NWR, 5901 Technology Center Drive, Indianapolis, IN 46278-6013  
9805264 ORS, P.O. Box 292437, Nashville, TN 37229-2437  
9805265 +Premier Diagnostic Imaging LLC, 135 East McCallister Drive, Terre Haute, IN 47802-4247  
9805266 Professional Account Services, P.O. Box 188, Brentwood, TN 37024-0188  
9805267 +Professional Accounts, 1313 Wabash Ave, Terre Haute, IN 47807-3313  
9805268 +Professional Accounts Services, Inc, Collection Specialist, P.O. Box 10907,  
Terre Haute, IN 47801-0907  
9805269 Sallie Mae, P.O. Box 9533, Wilkes Barre, PA 18773-9533  
9805270 +Sallie Mae-ffelp, 1002 Arthur Dr, Lynn Haven, FL 32444-1683  
9805271 +Southwest Credit, 5190 W. Plano Parkway, Suite 100, Plano, TX 75093  
9805272 +Statewide Credit, 6640 Intech Blvd Ste 200, Indianapolis, IN 46278-2037  
9805273 Terre Haute Regional Hospital, P.O. Box 290429, Nashville, TN 37229-0429  
9805274 Toyota Mtr, 111 W 22nd St, Oakbrook, IL 60521  
9805275 +Tracy Weber, Wilkinson, Goller, Modesitt & Drumm, 333 Ohio Street,  
Terre Haute, IN 47807-3513  
9805276 +TransUnion LLC, ATTN: Dispute Resolution Dept., P.O. Box 2000, Chester, PA 19016-2000  
9805277 Union Hospital, 1606 N. 7th Street, Terre Haute, IN 47804-2780  
9805279 +++VIGO COUNTY SCHOOL CORPORATION, C/O AUGUSTUS TABOR, PO BOX 9747, TERRE HAUTE IN 47808-9747  
(address filed with court: Vigo County School Corporation, C/O Augustus Tabor, P.O. Box 8070,  
Terre Haute, IN 47808-8070)  
9805280 +Vigo County Superior Court, 33 S. 3rd Street, Terre Haute, IN 47807-3467  
9805282 +Wabash Valley Gastroenterology, 1600 N. 3rd Street, Terre Haute, IN 47804-4045

The following entities were noticed by electronic transmission on Aug 10, 2010.

tr EDI: QRWLORENZ.COM Aug 10 2010 19:13:00 Richard W Lorenz, Chapter 7 Bky Trustee,  
P.O. Box 46, Spencer, IN 47460-0046  
9805224 EDI: AMEREXPRESS.COM Aug 10 2010 19:08:00 American Express, Po Box 650448,  
Dallas, TX 75265-0448  
9805225 +EDI: AGFINANCE.COM Aug 10 2010 19:08:00 American General Finan, 4682 S Us Highway 41 Ste,  
Terre Haute, IN 47802-5404  
9805226 +EDI: AGFINANCE.COM Aug 10 2010 19:08:00 American General Financial Company,  
4682 S. US Hwy 41, Terre Haute, IN 47802-5404  
9823859 +EDI: ATLASACQU.COM Aug 10 2010 19:08:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
9805235 +EDI: TSYS2.COM Aug 10 2010 19:08:00 Barclays Bank Delaware, 125 S West St,  
Wilmington, DE 19801-5014  
9805238 EDI: CITICORP.COM Aug 10 2010 19:08:00 Citi Cards, P.O. Box 688901,  
Des Moines, IA 50368-8901  
9805239 +EDI: CITICORP.COM Aug 10 2010 19:08:00 Citibank Sd, Na, Po Box 6241,  
Sioux Falls, SD 57117-6241  
9805251 +EDI: HFC.COM Aug 10 2010 19:08:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
9805252 E-mail/Text: BankruptcyNotices@hughes.com Hughes Network System,  
P.O. Box 96874, Chicago, IL 60693-6874  
9805254 EDI: TSYS2.COM Aug 10 2010 19:08:00 Juniper, Card Services, P.O. Box 13337,  
Philadelphia, PA 19101-3337

District/off: 0756-2  
Case: 10-80658

User: daparker  
Form ID: bl8

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The following entities were noticed by electronic transmission (continued)

9805255 E-mail/Text: ebnsterling@weltman.com Kay Jewelers, P.O. Box 740425,  
Cincinnati, OH 45274-0425  
9805259 EDI: MID8.COM Aug 10 2010 19:13:00 Midland Credit Management, INC, P.O. Box 60578,  
Los Angeles, CA 90060-0578  
9805260 +EDI: MID8.COM Aug 10 2010 19:13:00 Midland Credit Mgmt, 8875 Aero Dr,  
San Diego, CA 92123-2251  
9805263 EDI: HFC.COM Aug 10 2010 19:08:00 Orchard Bank, Hsbc Card Services, P.O. Box 5222,  
Carol Stream, IL 60197-5222  
9805278 EDI: AFNIVZWIRE.COM Aug 10 2010 19:08:00 Verizon Wireless, P.O. Box 25506,  
Lehigh Valley, PA 18002-5506  
9805281 +EDI: VLVO.COM Aug 10 2010 19:08:00 Volvo Financial Services, P.O. Box 26131,  
7025 Albert Pick Road, Suite 105, Greensboro, NC 27409-9519  
9805283 +EDI: WESTASSET.COM Aug 10 2010 19:13:00 West Asset Management, 2703 N. Hwy 75,  
Sherman, TX 75090-2567

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
9805222 ##+Advance Recovery Services, 788 S. 3rd St., Terre Haute, IN 47807-4653

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2010

Signature:

